



3624 ✓ J12
Our Ref: 25153-003
S/N: 09/635,330

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: Karmis, Stefanos

Group Art Unit: 3624

Serial No.: 09/635,330

Filed: August 9, 2000

For: MONEY-TRANSFER TECHNIQUES

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with a copy of the prior art therein identified. Such prior art has come to applicant's attention by being cited in an office action dated April 27, 2005 in the corresponding European Application.

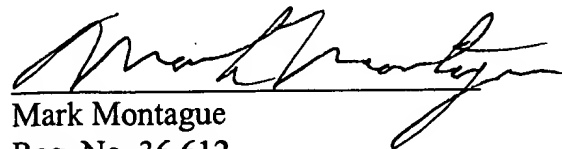
Accompanying this Information Disclosure Statement is the required \$180.00 fee.

08/22/2005 MBERHE 00000009 09635330

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Respectfully submitted,



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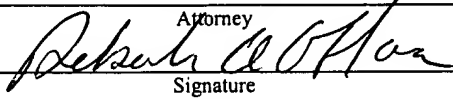
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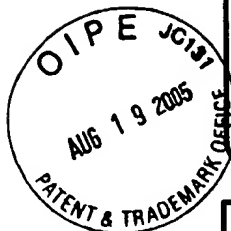
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Complete if Known

Application Number	09/635,330
Filing Date	August 9, 2000
First Named Inventor	Gutierrez-Sheris
Group Art Unit	3624
Examiner Name	Karmis
Attorney Docket Number	25153-003

(use as many sheets as necessary)

Sheet 1 of 1

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**Examiner
Signature**

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Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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